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IN THE SUPREME COURT OF INDIA

APPELLATE JURISDICTION (CIVIL)

I.A. NO. 3 OF 2015

IN

WRIT PETITION (CIVIL) NO.932 OF 2013

IN THE MATTER OF :

NAGRIK CHETNA MANCH.

.... PETITIONER

Versus

UNION OF INDIA & ORS.

.. RESPONDENTS

PAPER BOOK

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(ADVOCATE FOR THE APPLICANT: MR. H.S. PARIHAR)

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.. RESPONDENTS/
APPLICANT

APPLICATION ON BEHALF OF RESERVE BANK OF INDIA
(RESPONDENT NO.4) FOR CLARIFICATION OF INTERIM
ORDER DATED 11.08.2015 PASSED BY THIS HON'BLE COURT

To,
The Hon'ble Chief Justice of India
And His Companion Justices of
the Supreme Court of India

The Humble Application of the
Respondent/Applicant
Abovenamed most
Respectfully

S H E W E T H :

1. That the Petitioners have filed the above Writ Petition as Public Interest Litigation.
2. That this Writ Petition has been filed challenging Aadhaar Card Scheme propounded by the Government of India, inter alia, on the ground that collection of biometric data violates the 'right to privacy'. This Applicant has filed its counter –affidavit dated July 20, 2015, inter alia, submitting that this Applicant has not made it

mandatory to use Aadhaar Card only, for opening a bank account and that it is only one of the documents that can be used by the customer as an Officially Valid Document for opening a bank account under Rule 9 of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005 and that the apprehension of the petitioner that a bank account cannot be opened without Aadhaar Card is not correct. The counter affidavit filed by this Applicant may be treated as an integral part of this application.

3. This Hon'ble Court has by its Order dated August 11, 2015 expressed the opinion that jurisprudential correctness of the previous decisions of this Hon'ble Court where the right of privacy is either asserted or referred have to be examined and authoritatively decided by a Bench of appropriate strength and has accordingly directed the Registry to place the matters before the Hon'ble Chief Justice of India for appropriate orders.

4. This Hon'ble Court has passed an Interim Order dated August 11, 2015, inter alia, directing as follows:

"The Unique Identification Number or the Aadhaar Card will not be used by the respondents for any purpose other than the PDS Scheme and in particular for the purpose of distribution of foodgrains, etc. and cooking fuel, such as kerosene. The Aadhaar Card may also be used for the purpose of the LPG Distribution Scheme,".

A copy of the said Interim Order dated 11.08.2015 passed by this Hon'ble Court is annexed hereto and marked as ANNEXURE R-IV/1. (8-14-18)

It is submitted that the intent of the said order is apparently to facilitate the continuation of the implementation of social benefit schemes. However, the opening portion of the above order could be interpreted to the effect that Aadhar Card number cannot be used for other social benefit schemes.

5. It is submitted that for the successful implementation of the social benefit schemes referred to in the above order, opening and operation of bank accounts for availing various financial services would also be necessary. The key driver of our country's vision of inclusive growth is financial inclusion. Financial inclusion may be defined as the process of ensuring access to appropriate financial products and services needed by vulnerable groups such as, weaker sections and low income groups at an affordable cost in a fair and transparent manner by mainstream institutional players.

6. In accordance with the vision of inclusive growth, this Applicant has adopted a "bank-led" model for financial inclusion to provide low cost, efficient, Information and Communication Technology (ICT) based banking services. Aadhaar Card plays a vital role in implementing the mission of financial inclusion.

7. It is respectfully submitted that the possibility of the above order being interpreted as prohibiting banks from accepting Aadhaar Cards, even if voluntarily submitted by customers, for opening bank account or for availing financial services etc., cannot be ruled out. Therefore, this application is being filed by this Applicant for an appropriate Order clarifying that the above Interim Order passed by this Hon'ble Court will not prevent banks and financial institutions from accepting Aadhaar Cards from persons who voluntarily submit the same for the purpose of proving their

identity either in the absence of any of the other Officially Valid Document or otherwise.

8. It is submitted that this Applicant is a statutory Corporation constituted by the provisions of Section 3 of the Reserve Bank of India Act, 1934 for the purpose of regulating the issue of Bank Notes and keeping of reserves with a view to secure the monetary stability in India and generally to operate currency and credit system of the country. The Applicant has been, *inter alia*, entrusted with the statutory obligation of administering the provisions of the Banking Regulation Act, 1949. Under the BR Act, Applicant has been vested with various powers with respect to banking companies, such as granting licenses, conducting inspections, giving directions, advices etc. Further, Applicant, as the principal monetary authority in the country, is responsible for laying down policies in the interest of the monetary stability and sound economic growth, having due regard to the interests of the depositors, public interest and banking policy. In the discharge of its statutory duties, Applicant issues various guidelines and directions to the banks. The Applicant has the power to issue directions under Section 35A of the BR Act to banks generally or any bank in particular in the public interest or in the interest of the banking policy or to prevent the affairs of the bank from being conducted in a manner detrimental to the interests of the depositors or in a manner prejudicial to the bank or to secure the proper management of any bank. The Applicant also has the power under Section 36(1) (a) of the BR Act, to caution or prohibit banks generally or any bank in particular against entering into any transaction or class of transactions and to generally give advice to any bank. The Applicant being an expert body, its decisions with regard to the regulation of banks, deserve to be given due weightage.

9. It is submitted that the Applicant has issued various guidelines from time to time to banks and other regulated entities regarding voluntary use of Aadhaar Card by customers for opening bank accounts and availing other financial services. These guidelines are consolidated every year and a Master Circular dated July 1 is issued each year. One such Master Circular issued on July 1, 2014 has been filed along with the counter affidavit dated July 20, 2015 and marked as Annexure R-IV/ 1.

10. It is submitted that taking into account the benefit of the Aadhaar Card, this Applicant has advised the banks and other financial institutions to accept the letter issued by the Unique Identification Authority of India (UIDAI) containing the details of name, address and Aadhaar number, the e-KYC service of UIDAI and e-Aadhaar downloaded from the website of UIDAI, as one of the Officially Valid Documents for the purpose of opening of accounts. This Applicant has issued similar instructions to other category of regulated entities also.

11. It is submitted that the data from www.pmjdy.gov.in as on August 12, 2015 shows that 7.27 crore accounts were seeded with Aadhaar out of total 17.57 crore accounts opened under the scheme. In addition, data received from National Payment Corporation of India (NPCI) shows that approximately 20 crore accounts have been linked with Aadhaar. It is further submitted that e-KYC is a very cost effective and robust system of KYC process for both members of public and banks. This Hon'ble Court has noted in the above Order that Aadhaar Card is of great benefit since it ensures an effective implementation of several social benefit schemes of the Government like MGNREGA, etc.

12. If the directions contained in the order dated August 11, 2015 passed by this Hon'ble Court, are interpreted as requiring banks and financial institutions not to open accounts or provide financial services, even if Aadhaar Card is voluntarily submitted by customers, it will seriously affect the interests of poor people who want to open bank accounts using Aadhaar Card and avail the benefits of financial inclusion and other social benefit schemes.

13. It is submitted that if customers are not allowed to use Aadhaar Card even voluntarily, it would result in hardships to large number of customers of banks and financial institutions especially from rural areas who may have no other Officially Valid Document. The spirit of the above order is not to cause inconvenience to the poor people or prevent them from getting the benefit of social benefit schemes by voluntarily producing their Aadhaar Card for proving their identity. Therefore it is in the spirit of the above order and just and proper to permit the banks and financial institutions to accept Aadhaar Cards of persons who voluntarily submit the same. Further, no right of the petitioner or any other person is affected by this Hon'ble Court clarifying that banks and financial institutions may accept Aadhaar Cards from persons who voluntarily submit the same for the purpose of proving their identity.

14. It is submitted that the challenge made by the petitioners to Aadhaar Card is, inter alia, against compelling persons to obtain Aadhaar Card or to disclose their personal details such as biometric details. The said contentions will not affect banks accepting Aadhaar Card from persons who voluntarily obtain Aadhaar Card and voluntarily submit the same for availing any benefit or services. It is submitted that it may be possible that some individuals may possess only Aadhaar Card to prove their identity and such

individuals should not be prevented from voluntarily submitting the same for the purpose of establishing their identity for availing various services including opening of banks accounts. Consequently, the banks, financial institutions, payment system operators etc. may not be prevented from accepting Aadhaar Card from person who voluntarily submit the same for the purpose of proving their identity.

15. It is submitted that the Applicant has issued certain guidelines regarding seeding Aadhaar Card numbers to bank accounts for implementation of Direct Benefit Transfer Scheme (DBT Scheme). A copy of one such circular dated 10.05.2013 is annexed hereto and marked as **ANNEXURE R-IV/2** ^(P-19-20) and a copy of another circular dated 09.07.2013 is annexed hereto and marked as **ANNEXURE R-IV/3** ^(P-21-22). This helps in seamless transmission of the benefits of social benefit schemes to the account holders directly.

As defined by UIDAI in their "Standard Protocol covering the Approach & Process for seeding Aadhaar Numbers in Service Delivery Databases",

"Aadhaar seeding is a process by which Aadhaar numbers of residents are included in the service delivery database of service providers for enabling de-duplication of database and Aadhaar based authentication during service delivery. The objective of de-duplication is not to replace the currently used unique identifier of the customers/residents/beneficiaries with Aadhaar but it is to clean up the databases for any ghosts/duplicate entries and seamlessly enable Aadhaar authentication without impacting any other interface that the service providers maintain with their customers."

Seeding a person's bank account with his/her Aadhaar number ensures that the said account number belongs to the person to whom Aadhaar number is issued. This ensures that remittance of money reaches the person to whom it is meant and not to any other person. This does not in anyway mean that the UIDAI or any Government/other agency would get information about any other transaction effected in such Aadhaar seeded account.

16. The seeding of Aadhaar card number to the bank accounts particularly helps rural poor to receive money at their door step even though the bank in which they have an account does not have a branch in their village. When a direct benefit transfer (DBT) is to be affected, the concerned agency (MNREGA, etc.,) would transfer the required amount to the concerned bank with an advice to credit the specified beneficiary's account with the specified amount. Later, when the beneficiary desires to withdraw the amount, he/she could either approach the bank directly or could approach one of the business correspondents (BC) of the bank located in the village. In case the amount is to be withdrawn through BC, the beneficiary can provide his Aadhaar number and bank account number to the BC and input his thumb impression (biometric details) through the handheld device which BC would be having. The biometric information would be transmitted to UIDAI server which authenticates the identity of the beneficiary and thereafter, the beneficiary may ascertain his account balance and bank authorises the BC to allow the beneficiary to withdraw money from his account. In this process, neither UIDAI nor any other agency, would have details of the beneficiary's bank account transactions or any other personal information. Though by using other technology based solutions also, it may be possible to implement DBT Scheme, it is

submitted that in view of the fact that a major portion of the population has Aadhaar card, the process of seeding Aadhaar Card numbers to bank accounts needs to be continued in the interests of inclusive growth, financial inclusion and social justice to the poor.

17. The banks and other financial institutions are required to know their customers before opening an account. This helps in preventing frauds. Aadhaar Card is one of the documents which can be used by the customers for proving their identity. As submitted above, the directions and circulars issued by this Applicant do not make it compulsory for the customers to use Aadhaar Cards for opening accounts. It is open to the customers to use passport, driving license, voter identity card, PAN card etc., which are also 'Officially Valid Documents'. However, as noted by this Hon'ble Court in the Interim Order dated 11.08.2015, 90% of the population of India has been issued Aadhaar Card and it is possible that an individual may have only Aadhaar Card and not any other Officially Valid Document for the purpose of proving his identity for the purpose of opening of accounts in banks etc. If a person has voluntarily obtained Aadhaar Card and then chooses to produce the same before a bank for opening account, there is no reason for preventing the banks and financial institutions from accepting Aadhaar Card from such person in the absence of any other document or otherwise. It is also pertinent to note that Aadhaar Card may be the only officially valid document possessed by a large number of persons. As such, there is no reason to require bank and financial institute to decline to accept Aadhaar Card from a person who voluntarily submits the same.

18. In the above Interim Order this Honb'e Court has noted the benefits of Aadhaar Cards for effective implementation of several

social benefit schemes like MGNREGA, the distribution of food, ration and Kerosene through PDS systems and grant of subsidies of LPG.

19. It is submitted that direct credit of subsidies in accounts of the LPG users/customers is being done through bank accounts linked to Aadhaar number for preventing leakages and ensuring that the subsidy is not claimed in fictitious names. By the above Interim Order, this Hon'ble Court has allowed Aadhaar Card to be used for the purpose of LPG Distribution Scheme. On the same lines, it is submitted that the use of Aadhaar Card for making payments under MGNREGA and other schemes may be permitted for the benefit of the general public to ensure that the payments reach the right persons and no payment is claimed by or made to fictitious persons. The benefits of direct credit to bank accounts need not be over emphasized in this context. Since opening of a bank account for financial inclusion purposes is also a social benefit for the poor, this applicant sincerely believes that the Interim Order passed by this Hon'ble Court does not come in the way of customers voluntarily using Aadhaar Card for opening bank accounts or availing financial services and banks relying upon the same for opening account and providing financial services.

20. It is submitted that if banks and financial institutions are required to stop using Aadhaar Card for the purposes as submitted above, during the pendency of these proceedings, it would cause avoidable inconvenience and confusion to the general public. Further, it would seriously retard the pace of financial inclusion for inclusive growth which is not in the interests of the poor people and the country at large. A technical and literal interpretation of the

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above order could result in unintended inconvenience to the general public.

In the premises, it is most humbly prayed that this Hon'ble Court may be pleased to pass an Order;

- (i) to clarify that the Interim Order dated 11.08.2015, does not preclude the banks from verifying and accepting valid Aadhaar Card as identification of customer, in case so desired by the customer;
- (ii) to clarify that the Interim Order dated 11.08.2015 does not preclude the banks/financial institution, payment systems from verifying and accepting a valid Aadhaar Card from customers wanting to avail banking/financial services, incase so desired by the customers.
- (iii) to clarify that the Interim Order dated 11.08.2015 does not preclude the banks from seeding valid Aadhaar Card numbers to bank accounts of customers for receiving Government subsidy or other remittances, in case so desired by the customers.
- (iv) this Hon'ble Court may deem fit and proper in the nature and circumstances of this case.

FOR WHICH ACT OF KINDNESS THE RESPONDENT/APPLICANT AS IN DUTY BOUND SHALL EVER PRAY.

(H.S. PARIHAR)
Advocate for the Respondent No.4/
Applicant

IN THE SUPREME COURT OF INDIA
APPELLATE JURISDICTION (CIVIL)

I.A. NO. OF 2015
IN
WRIT PETITION (CIVIL) NO.932 OF 2013

IN THE MATTER OF :

NAGRIK CHETNA MANCH. PETITIONER

Versus

UNION OF INDIA & ORS. .. RESPONDENTS

AFFIDAVIT

I, Ráhul Sinha, son of Shri Bhola Nath Sinha, aged about 42 years, residing at M-5 RBI Officers Flats, Vasant Vihar, New Delhi-110057, do hereby solemnly affirm and say as follows:

1. That I am working as Deputy General Manager in the Reserve Bank of India, Department of Banking Supervision, Regional Office, New Delhi. I am fully acquainted with the facts of the case and am competent and authorized to affirm this affidavit on behalf of the Respondent No.4/Applicant.

2. I have gone through the Application for clarification of the Order dated 11.08.2015, which is being filed on behalf of Respondent No.4/Applicant.

3. I say that the statement of facts contained in the Application for clarification are true and correct to the best of my knowledge.

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4. I say that the Annexures filed along with the Application are true copies of the original thereof.

SOLEMNLY AFFIRMED AT NEW DELHI
THIS THE 27TH DAY OF AUGUST, 2015.

DEPONENT

VERIFICATION:

I, the deponent above named, do hereby verify that the statements of facts contained in this affidavit are true and correct to the best of my knowledge and nothing material has been concealed.

Verified at New Delhi, this the 27th day of August, 2015.

DEPONENT

REPORTABLE

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IN THE SUPREME COURT OF INDIA

CIVIL ORIGINAL JURISDICTION

WRIT PETITION (CIVIL) NO.494 OF 2012

Justice K.S. Puttaswamy (Retd.) & Another ... Petitioners

Versus

Union of India & Others ... Respondents

WITH

TRANSFERRED CASE (CIVIL) NO.151 OF 2013

TRANSFERRED CASE (CIVIL) NO.152 OF 2013

WRIT PETITION (CIVIL) NO.829 OF 2013

WRIT PETITION (CIVIL) NO.833 OF 2013

WRIT PETITION (CIVIL) NO.932 OF 2013

TRANSFER PETITION (CIVIL) NO.312 OF 2014

TRANSFER PETITION (CIVIL) NO.313 OF 2014

WRIT PETITION (CIVIL) NO.37 OF 2015

WRIT PETITION (CIVIL) NO.220 OF 2015

TRANSFER PETITION (CIVIL) NO.921 OF 2015

CONTEMPT PETITION (CIVIL) NO.144 OF 2014 IN WP(C) 494/2012

CONTEMPT PETITION (CIVIL) NO.470 OF 2015 IN WP(C) 494/2012

I N T E R I M O R D E R

After the matter was referred for decision by a larger Bench, the learned counsel for the petitioners prayed for further interim orders. The last interim order in force is the order of this Court dated 23.9.2013 which reads as follows:-

“

All the matters require to be heard finally. List all matters for final hearing after the Constitution Bench is over.

In the meanwhile, no person should suffer for not getting the Aadhaar card inspite of the fact that some authority had issued a circular making it mandatory and when any person applies to get the Aadhaar card voluntarily, it may be checked whether that person is entitled for it under the law and it should not be given to any illegal immigrant."

It was submitted by Shri Shyam Divan, learned counsel for the petitioners that the petitioners having pointed out a serious breach of privacy in their submissions, preceding the reference, this Court may grant an injunction restraining the authorities from proceeding further in the matter of obtaining biometrics etc. for an Aadhaar card. Shri Shyam Divan submitted that the biometric information of an individual can be circulated to other authorities or corporate bodies which, in turn can be used by them for commercial exploitation and, therefore, must be stopped.

The learned Attorney General pointed out, on the other hand, that this Court has at no point of time, even while making the interim order dated 23.9.2013 granted an injunction restraining the Unique Identification Authority of India from going ahead and obtaining biometric or other information from a citizen for the purpose of a Unique Identification Number, better known as "Aadhaar card". It was further submitted that the respondents have gone ahead with the project and have issued Aadhaar cards to

about 90% of the population. Also that a large amount of money has been spent by the Union Government on this project for issuing Aadhaar cards and that in the circumstances, none of the well-known considerations for grant of injunction are in favour of the petitioners.

The learned Attorney General stated that the respondents do not share any personal information of an Aadhaar card holder through biometrics or otherwise with any other person or authority. This statement allays the apprehension for now, that there is a widespread breach of privacy of those to whom an Aadhaar card has been issued. It was further contended on behalf of the petitioners that there still is breach of privacy. This is a matter which need not be gone into further at this stage.

The learned Attorney General has further submitted that the Aadhaar card is of great benefit since it ensures an effective implementation of several social benefit schemes of the Government like MGNREGA, the distribution of food, ration and kerosene through PDS system and grant of subsidies in the distribution of LPG. It was, therefore, submitted that restraining the respondents from issuing further Aadhaar cards or fully utilising the existing Aadhaar cards for the social schemes of the Government should be allowed.

The learned Attorney General further stated that the

respondent Union of India would ensure that Aadhaar cards would only be issued on a consensual basis after informing the public at large about the fact that the preparation of Aadhaar card involving the parting of biometric information of the individual, which shall however not be used for any purpose other than a social benefit schemes.

Having considered the matter, we are of the view that the balance of interest would be best served, till the matter is finally decided by a larger Bench if the Union of India or the UIDA proceed in the following manner:-

1. The Union of India shall give wide publicity in the electronic and print media including radio and television networks, that it is not mandatory for a citizen to obtain an Aadhaar card; ✓
2. The production of an Aadhaar card will not be condition for obtaining any benefits otherwise due to a citizen; ✓
3. The Unique Identification Number or the Aadhaar card will not be used by the respondents for any purpose other than the PDS Scheme and in particular for the purpose of distribution of foodgrains, etc. and cooking fuel, such as kerosene. The Aadhaar card may also be used for the purpose of the LPG Distribution Scheme; |
4. The information about an individual obtained by the Unique

Identification Authority of India while issuing an Aadhaar card shall not be used for any other purpose, save as above, except as may be directed by a Court for the purpose of criminal investigation.

Ordered accordingly.

.....J.
(J. Chelameswar)

.....J.
(S.A. Bobde)

.....J.
(C. Nagappan)

New Delhi
August 11, 2015

True Copy

Ann-RW/2

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भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

www.rbi.org.in

RBI/2012-13/498

RPCD.CO. LBS.BC.No. 75 /02.01.001/2012-13

May 10, 2013

To
CMDs of all SLBC Convenor banks and Lead banks

Dear Sir,

Direct Benefit Transfer (DBT) Scheme - Implementation

Please refer to the paragraph 67 of the Monetary Policy Statement for 2013-14 announced on May 3, 2013. DBT is being rolled out in a phased manner with 43 districts taken up in the first phase from January 1, 2013 and will be extended to 78 more districts from July 1, 2013. Eventually, all districts in the country would be covered under the DBT scheme.

2. With a view to facilitating DBT for the delivery of social welfare benefits by direct credit to the bank accounts of beneficiaries, banks are advised to:

- open accounts for all eligible individuals in camp mode with the support of local government authorities,
- seed the existing accounts or the new accounts opened with Aadhaar numbers and
- put in place an effective mechanism to monitor and review the progress in the implementation of DBT.

3. As stated above, SLBC Convenor Banks and Lead Banks should institute a monitoring and review mechanism to periodically assess and evaluate the progress made in the implementation of DBT by banks. The review of progress in the implementation of DBT should be included as a regular agenda for discussion in SLBC and DCC meetings.

Rural Planning and Credit Department, Central Office, 10th Floor, C O Building, Fort, Mumbai, 400001
टेलिफोन /Tel No:022-22621001 फैक्स/Fax No:022-22610943/8 Email ID:cgmincrpcd@rbi.org.in

हिंदी आसान है, प्रसन्न प्रयोग नमोस्ते

धेतावनी Caution: रिज़र्व बैंक द्वारा मेल-ड्राफ्ट, एसएमएस या फोन कॉल के जरिए किसी की भी व्यक्तिगत जानकारी जैसे बैंक के खाते का नंबर, पासवर्ड आदि नहीं मांगी जाती है। यह धन रखने या देने का प्रस्ताव भी नहीं करता है। ऐसे प्रस्तावों का किसी भी तरीके से जवाब मत दीजिए।
Caution: RBI never sends mails, SMSs or makes calls asking for personal information like bank account details, passwords, etc. It never keeps or offers funds to anyone. Please do not respond in any manner to such offers.



4. The SLBC Convenor banks shall submit a monthly statement of district wise progress made in implementing DBT from the month ended April 30, 2013 as per the enclosed format in EXCEL by the 10th of the succeeding month to the respective Regional Office of Reserve Bank.

Yours faithfully;

Sd/-

(A. Udgata)
Principal Chief General Manager

Encl: Format

Two copy

Ann-R-14/3

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भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
www.rbi.org.in

RBI/2013-14/129

RPCD.CO.LBS.BC.No.11/02.01.001/2013-14

July 9, 2013

To

CMDs of all SLBC Convenor banks and Lead banks

Dear Sir,

Direct Benefit Transfer (DBT) Scheme

A workshop on DBT Scheme was recently held in Mysore which was *interalia* attended by Chairman, Unique Identification Authority of India (UIDAI), Finance Secretaries of select States, Top Management of Reserve Bank of India and bankers from the State of Karnataka. While reviewing the progress of seeding of Aadhaar number in bank accounts, it was emphasized that banks should proactively take steps to open a large number of bank accounts, seed these accounts with Aadhaar numbers and view it as a sustainable & scaleable business opportunity. As an illustration, a reference is also made to the possibility of utilizing the services of LPG distributors for opening of bank accounts and seeding Aadhaar numbers in bank accounts.

2. In this connection, while inviting attention to our circular RPCD.CO.LBS.BC.No. 75/02.01.001/2012-13 dated May 10, 2013 on implementation of DBT Scheme and with a view to facilitate seamless rollout of Aadhaar based direct benefit transfer of Government benefits including LPG subsidy, banks are further advised to:

- take steps to complete account opening and seeding Aadhaar number in all the DBT districts.
- closely monitor the progress in seeding of Aadhaar number in bank accounts of beneficiaries.

Rural Planning and Credit Department, Central Office, 10th Floor, C O Building, Fort, Mumbai, 400001
टेलिफोन / Tel No: 022-22621001 फैक्स / Fax No: 022-22610943/8 Email ID: cgmincrpcd@rbi.org.in

हिंदी अग्रसार है, इसका प्रयोग न करें

"चेतावनी Caution: रिज़र्व बैंक द्वारा मेल-ड्राफ्ट, एसएमएस या फोन कॉल के जरिए किसी की भी व्यक्तिगत जानकारी जैसे बैंक के खाते का ब्यौरा, पासवर्ड आदि नहीं मांगी जाती है। यह धन रखते या देने का प्रस्ताव भी नहीं करता है। ऐसे प्रस्तावों का किसी भी तरीके से जवाब मत दीजिए।"
Caution: RBI never sends mails, SMSs or makes calls asking for personal information like bank account details, passwords, etc. It never keeps or offers funds to anyone. Please do not respond in any manner to such offers.



- put in place a system to provide acknowledgement to the beneficiary of seeding request and also send confirmation of seeding of Aadhaar number.
- form DBT Implementation Co-ordination Committee, along with State Government department concerned, at district level and review the seeding of Aadhaar number in bank accounts.
- ensure that district and village wise names and other details of business correspondents (BCs) engaged/other arrangements made by the bank is displayed on the SLBC website.
- set up a Complaint Grievance Redressal mechanism in each bank and nominate a Complaint Redressal Officer in each district, to redress the grievances related to 'seeding of Aadhaar number in bank accounts'.

Yours faithfully,

(A. Udgata)
Principal Chief General Manager

True Copy